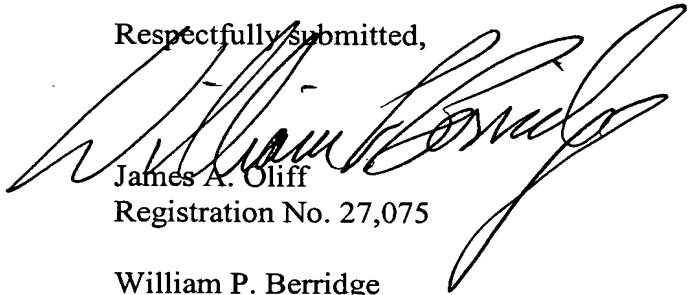


REMARKS

Claims 1-14 are pending in this application. By this Amendment, the title is amended, the abstract is added and claims 4, 5, 7, 8, 11, 13 and 14 are amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

JAO:WPB/emt

Attachment:

Abstract

Date: January 26, 2006

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**DEPOSIT ACCOUNT USE
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